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	Nort				ois Easterr		vision			Voluntary Petition	
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Name of Debtor (i	if individual, e	enter Last, First	ı, Middle):			Name	of Joint Debtor ((Spouse) (Last, Firs	st, Middle)		
		Laslie,	, Albert	a							
All Other Names (Debtor in the las	st 8 years (incl	ude married	d, maiden				or in the last 8	3 years (include married,	_
and trade names)	i:		•			maide	en and trade nan	nes):			
											_
ast four digits of		ndividual-Taxp	ayer I.D. (ITIN) No./Comp	lete EIN		our digits of Soc. e than one, state		Taxpayer I.D.	(ITIN) No./Complete EIN	
f more than one,	state aii)	***-**-7	′251			(II IIIO	; than one, suc	; all)			
Street Address of	Debtor (No.	& Street, City,	and State):			Street	Address of Join	nt Debtor (No. & Str	reet, City, and	State):	_
400 E 43rd	d St # 5	07N									
Chicago,	IL				60653	.					
					00000	↓					
County of Resider	nce or of the	•				County	y of Residence of	or of the Principal F	Place of Busine	ess:	
		CC	OOK								
Mailing Address o	of Debtor (if di	ifferent from str	reet address)			Mailing	g Address of Joi	int Debtor (if differe	ent from street	address):	_
-											
,											
_ocation of Princip	nal Assets of	Rusiness Debt	or (if different	from street	address above):	—					_
	•	tor (Form of Orga		10 0		of Busines	ss		Chapter of Bar	nkruptcy Code Under	=
	• •	heck one box)	,	!	(Check	k one box.)			ich the Petitio	on is Filed (Check one box)	
	al (includes Jo bit D on page 2	,		ļ	Single Asset Re		e as	Chapter 7 Chapter 9		apter 15 Petition for Recognition	
	tion (includes			ļ	defined in 11 U.S.C §101 (51B)			☐ Chapter 9		a Foreign Main Proceeding	
☐ Partnersh	,	•		ļ	□ Stockbroker			☐ Chapter 12	Cha	apter 15 Petition for Recognition	
_	•	of the abo		ļ	Commodity Bro	ker		☐ Chapter 13	ота	a Foreign Nonmain Proceeding	
		one of the above ate type of entity		,	Clearing Bank						
	Chap	oter 15 Debtors	;		Other Tax-Exe	empt Entit	tv		Nature of D	Debts (Check one Box)	_
Country of debtor's	s center of m:	ain interests:		,	(Check box			■ Debts are pri		,	
				· '	Debtor is a tax-e		00 -f th 0		ed in 11 U.S.C.	primarily	
ach country in whi gainst debtor is p	_	proceeding by	, regarding, or	ľ	organization und United States C				"incurred by ar imarily for a pe		
guinot de l'in ,					Revenue Code)	<u>).</u>		•	usehold purpo		
-		Filing Fee ((Check one box)			I	one box		apter 11 Debto		
Filing Fee atta	ached									11 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D)	
☐ Filing Fee to b	oe paid in inst	tallments (appli	cable in individ	duals only).	Must attach	Check		111011 20011.222 2	101 40 41	m 11 0.0.0. 3 10 1(2.1)	
0		court's considera	, ,	-		⊔ i	insiders or affli	liates) are less than	n \$2,343,300. (ots (excluding debts owed to (amount subject to adjustment	
	·		. ,				on 4/01/13 and 6	ever theree years to			
☐ Filing Fee way attach signed	•	ed (applicable to or the court's co	•	,	• /		k all applicable A plan is being fi	boxes: filed with this petition	on.		
• • • • • •								the plan were solici		on from one of more classes	
Statistical/Admir	nistrative Info	ormation							10.5.5.3	This space is for court use only14.00	†
Debtor estima	ates that fund	ds will be availab									
		er any exempt p ution to unsecure		uded and ad	idministrative expense	s paid, tiii	ere will be no				
Estimated Number	of Creditors					 I]	
1-	50-	100-	200- 999	1,000-	5,001- 10,	,001	25,001	50,001	Over		
49 Estimated Assets	99	199		5,000	·	i,000	50,000		100,000	1	
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		0,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		\$100 Ilion	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities	s 🗆]	
60.4-	@EO OO4 +-	6400 004 +-	#FOO 004	£4 000 0C	14 640 000 004 650	0 000 001	£400 000 004	\$E00 000 004	Moro than	I .	

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million

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\$1 billion

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million

Case 15-31126 Doc 1 Filed 09/11/15 Entered 09/11/15 15:39:02 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 50 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Alberta Laslie All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Christopher John Hoffman Dated: 09/11/2015 **Christopher John Hoffman Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

П

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Alberta Laslie

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Alberta Laslie

Alberta Laslie

Dated: 09/04/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Christopher John Hoffman

Signature of Attorney for Debtor(s)

Christopher John Hoffman

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 09/11/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Alberta Laslie
Date	d: 09/04/2015 /s/ Alberta Laslie
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Ш	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Ш	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor Case No.
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$1,330	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$30,669	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$857
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$777
TOTALS			\$1,330 TOTAL ASSETS	\$30,669 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor	Case No
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$857.00
Average Expenses (from Schedule J, Line 18)	\$777.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$30,669.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$30,669.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Market Value of Real Property			\$0.00	

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

In re

Bankruptcy	/ Docket #:
------------	-------------

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Northern Community Bank		\$5
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel				
		Necessary wearing apparel.		\$250
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$25
08. Firearms and sports, photographic, and other hobby equipment.	X			

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Document Page 10 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X							
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

In re

Bankruptcy Docket #:

Total

(Report also on Summary of Schedules)

\$1,330.00

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Checking account with Northern Community Bank	735 ILCS 5/12-1001(b)	\$ 5	\$5
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$250
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 25	\$25

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 623772 B6C (Official Form 6C) (04/13) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Taxes and certain other Debts Owed to Governmental Units

I Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-31126 Doc 1 Filed 09/11/15 Entered 09/11/15 15:39:02 Desc Main Document Page 15 of 50 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Alberta Laslie / Debtor

Bankruptcy Docket #:		
	Rankrunte	, Docket #

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Zip Code and Account Num (See Instructions Above)	ي اا	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
1 Amerimark Bank Attn: Bankruptcy Dept. PO Box 2470 Lagrange IL 60525-2470 Acct #:			Dates: Reason: Credit Card or Credit Use				\$1,128
2 Ashro Bankruptcy Department PO Box 8951 Madison WI 53708 Acct #:			Dates: Reason: Credit Card or Credit Use				\$500
3 Chrysler Capital Attn: Bankruptcy Dept. Po Box 961275 Fort Worth TX 76161 Acct #: 30000154223951000			Dates: 2013-10-19 Reason:				\$23,729
4 COMENITY BANK/Ashstwrt Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218 Acct #: NULL			Dates: 2010-2014 Reason: Credit Card or Credit Use				\$448

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	CONEDULE 1 - CITEDITORO HOLDING CITED NOIT-I MONTH CLAIMO							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	COMENITY BANK/BryInhme Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218			Dates: 2014-2014 Reason: Credit Card or Credit Use				\$797
	Acct #: NULL							
6	COMENITY CAPITAL/Blair Attn: Bankruptcy Dept. Po Box 182120 Columbus OH 43218			Dates: 2013-2014 Reason: Credit Card or Credit Use				\$465
	Acct #: NULL							
7	Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193			Dates: 2013-2014 Reason: Credit Card or Credit Use				\$93
	Acct #: NULL							
8	Ginny's Bankruptcy Department 1112 7th Ave. Monroe WI 53566			Dates: Reason: Credit Card or Credit Use				\$377
	Acct #:							
9	K. Jordan Bankruptcy Department PO Box 8945 Madison WI 57308			Dates: Reason: Credit Card or Credit Use				\$500
	Acct #:							
10	Seventh Avenue Attn: Bankruptcy Dept. 1112 7th Ave. Box 2804 Monroe WI 53566			Dates: Reason: Credit Card or Credit Use				\$2,132
	Acct #:							
11	Swiss Colony Attn: Bankruptcy Department 1112 7th Ave. Monroe WI 53566			Dates: Reason: Credit Card or Credit Use				\$500
	Acct #:							

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 30,669

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Alberta Laslie / Debtor	Bankruptcy Docket #:
	·ludae·

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 623772 B6G (Official Form 6G) (12/07) Page 1 of 1

Debtor 1 Alberta Last Name Last Na	
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number (If known) Check if this is: An amended filing A supplement showing post-pe chapter 13 income as of the fo Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	Illowing date:
Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number (If known) Check if this is: An amended filing A supplement showing post-perchapter 13 income as of the form Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are space is needed, attach a	ollowing date:
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS_ Case Number	ollowing date:
Case Number Check if this is: An amended filing A supplement showing post-pechapter 13 income as of the food	Illowing date:
Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are space is needed, attach a	ollowing date:
A supplement showing post-pechapter 13 income as of the food MM / DD / YYYY Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	Illowing date:
Chapter 13 income as of the fo Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	Illowing date:
Official Form B 6I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	Ü
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	12/1:
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	12/13
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	12/13
supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a	
separate sheet to this form. On the top of any auditional pages, write your name and case number (if known). Answer every question.	
Part 1: Describe Employment	
1. Fill in your employment information Debtor 1 Debtor 2 or non-filling Debtor 3 or non-filling Debtor	ng spouse
If you have more than one job,	
attach a separate page with information about additional Employment status Employment status	
employers. Not employed Not employed	
Include part-time, seasonal, or	
self-employed work. Occupation	
Occupation may Include student or homemaker, if it applies.	
Employers name	
Employers address	
<u>, </u>	
How long employed there?	
Part 2: Give Details About Monthly Income	
•	-
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.	ng
If you are the second the second the second the second to	
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the	
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.	
lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or	

Official Form B 6I Record # 623772 Schedule I: Your Income Page 1 of 2

\$0.00

\$0.00

Calculate gross income. Add line 2 + line 3.

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Case Number (if known) Document

Alberta Debtor 1

First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or ling spouse		
	Copy	y line 4 here	4.	\$0.00		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. L i	ist all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$721.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$136.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$857.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$857.00 +		\$0.00		\$857.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		\$657.00 ·		\$0.00		\$657.00
11.	other Do n Spec	e all other regular contributions to the expenses that you list in Schedular de contributions from an unmarried partner, members of your household, your friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are recify: the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Columns of Columns 2 that amount on the Summary of Columns 2 that amount on the Summary of Columns 2 that amount on the Summary of Schedules and Statistical Summary of Columns 2 that amount on the Summary of Schedules and Statistical Summary of Columns 2 that amount on the Summary of Schedules and Statistical Summary of Columns 2 that Statistical Summary of Schedules 2 that Statistical Summary of Schedules 2 that Statistical Summary of Schedules 3 that Statistical Statis	our dependent not available to	pay expenses listed in	Schedul		11	\$0.00 \$857.00
13.		ou expect an increase or decrease within the year after you file this form		,			_	
	x]	No.						
	_	Yes. Explain:						

Fil	ll in this in	formation to identify you	r case:				
D	ebtor 1	Alberta		Laslie	Check if this	is:	
		First Name	Middle Name	Last Name		ended filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	· · ·	lement showing pose as of the following	t-petition chapter 13 date:
Uı	nited States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS_			
	ase Number f known)				MM / D	D / YYYY	
						-	2 because Debtor 2
Off	icial F	orm B 6J			☐ maintai	ins a separate house	ehold.
Sc	hedul	e J: Your Exp	enses				12/13
more every	space is r question.	needed, attach another sh	-		are equally responsible for sup ages, write your name and case		
		escribe Your Household					
1. l s	s this a joi	nt case? So to line 2.					
	<u> </u>	Does Debtor 2 live in a se	parate household?				
		X No.					
		Yes. Debtor 2 must f	ïle a separate Schedu	lle J.			
2.	Do you h	nave dependents?	X No		Dependent's relationship to		Does dependent live
	Do not lis	et Debtor 1 and		t this information for ndent	Debtor 1 or Debtor 2	age	with you? X No
	Do not st	ate the dependents'					Yes
	names.						X No
							Yes
							X No
							Yes
							X No Yes
							X No
							Yes
3.	Do vour	expenses include	X No				· 🗀
	expense	s of people other than and your dependents?	Yes				
		stimate Your Ongoing Mon	-	loss you are using this for	m as a supplement in a Chapter	r 12 case to report	
expe	-	f a date after the bankrup		=	, check the box at the top of the	-	
	-	-	=	ance if you know the value			V
of su	uch assista	ance and have included it	t on Schedule I: Youi	Income (Official Form B 6	l.)		Your expenses
4.			penses for your resid	lence. Include first mortgag	e payments and	4	\$217.00
	-	for the ground or lot.				4.	Ψ217.00
		al estate taxes				4a.	\$0.00
		operty, homeowner's, or re	enter's insurance			4b.	\$0.00
		me maintenance, repair, a				4c.	\$0.00
	4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

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Document

Last Name

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Case Number (if known)

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$95.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$60.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$250.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$50.00 9. Clothing, laundry, and dry cleaning 10. \$30.00 Personal care products and services 10. \$0.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$30.00 12. Do not include car payments. \$40.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 623772

Alberta

First Name

Middle Name

Debtor 1

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Laslie Page 24 of 50

Case Number (if known)

Debtor	1 Albert	а		Laslie	Case Number (if known)		
	First Nam	ne	Middle Name	Last Name			
21.	Other. Sp	pecify:	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your mon	thly expe	nse: Add lines 4 through 21.			22.	\$777.00
	The result	is your m	onthly expenses.			•	
23.	Calculate	your mor	nthly net income.				
	23a.	Copy lin	e 12 (your comibined monthly in	come) from Schedule I.		23a.	\$857.00
	23b.	Сору уо	ur monthly expenses from line 2	2 above.		23b. -	\$777.00
	23c.		your monthly expenses from yo	our monthly income.		23c.	\$80.00
		The resu	ılt is your monthly net income.				
24.	Do vou e	mect an i	ncrease or decrease in your ex	nenses within the year after	vou file this form?		
	-	-	u expect to finish paying for your		· ·		
			to increase or decrease because	•	• • •		
	X No						
	Yes.	Exp	olain Here:				

Official Form 6J Record # 623772 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

/s/ Alberta Laslie Dated: 09/04/2015 Alberta Laslie

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were NOT used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse AMOUNT	SOURCE	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

വാ	INCOME OTHER	THAN FROM EN	IDI OVMENT OR	OPERATION O	E BLICINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2015: \$136/m	LINK	
2014: \$136/m		
2013: \$136/m		
2015: \$733/m	Social Security	
2014: \$733/m		
2013: \$733/m		



Spouse

•	•
AMOUNT	SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of	Amount	Amount	
	Payments	Paid	Still Owing	
Chrysler Capital Po Box 961275 Fort Worth TX 76161	Monthly	\$ 1,893	\$ 21,836	



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
37
Х

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

Chrysler Capital See Schedule F



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement

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a Laslie / Debtor			ptcy Docket #:
		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
the commencement of this case. (M	in the hands of a custodian, receiver, or court- ap larried debtors filing under chapter 12 or chapter int petition is filed, unless the spouses are separa	13 must include information cond	cerning property of either
Name and Address of Custodian	Name & Location of Court Case Title & Number	Date of Order	Description and Value of Property
usual gifts to family members aggre	ns made within one year immediately preceding t gating less than \$200 in value per individual fami	ly member and charitable contrib	outions aggregating less
whether or not a joint petition is filed	ebtors filing under chapter 12 or chapter 13 must i	etition is not filed.)	·
Name and Address of Person or	Relationship to Debtor,	Date of	Description and Value
Organization	If Any	Gift	of Gift
•	ed debtors filing under chapter 12 or chapter 13 n e spouses are separated and a joint petition is no Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	-	our spouses whether or
	T COUNSELING OR BANKRUPTCY:		
List all payments made or property t	transferred by or on behalf of the debtor to any perbankruptcy law or preparation of a petition in bank		
Name and		Date of Payment,	
Address of Payee		Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
	_	_	Description and
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DE the debtor to any persons, including	BT COUNSELING OR BANKRUPTCY: List all pay attorneys, for consultation concerning debt conseer immediately preceding the commencement of	Other Than Debtor Other Than Debtor Other Than Debtor Other Than Debtor	Description and Value of Property Payment/Value: \$665.00
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO DE the debtor to any persons, including	attorneys, for consultation concerning debt cons	Other Than Debtor Other Than Debtor Other Than Debtor Other Than Debtor	Description and Value of Property Payment/Value: \$665.00 erred by or on behalf of ptcy law or preparation
of Payee Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 D9a. PAYMENTS RELATED TO DE the debtor to any persons, including of a petition in bankruptcy within 1 y	attorneys, for consultation concerning debt cons	Other Than Debtor Tyments made or property transfeolidation, relief under the bankru of this case.	Description and Value of Property Payment/Value: \$665.00

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2015

\$20.00

Hananwill Credit Counseling,

115 N. Cross St., Robinson,

IL 62454

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MODILLEDM DISTRICT OF HILLMOR EASTERN DIVISION

		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
either absolutely or as security with tw	roperty transferred in the ordinary course of the o (2) years immediately preceding the commen	ncement of this case. (Married debto	rs filing under
chapter 12 or chapter 13 must include separated and a joint petition is not file	transfers by either or both spouses whether or ed.)	not a joint petition is filed, unless the	spouses are
Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received	
10b. List all property transferred by the trust or similar device of which the del	e debtor within ten (10) years immediately precotor is a beneficiary.	eding the commencement of this cas	e to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
transferred within one (1) year immed certificates of deposit, or other instrum associations, brokerage houses and c	ents held in the name of the debtor or for the be iately preceding the commencement of this cas nents; shares and share accounts held in banks other financial institutions. (Married debtors filing struments held by or for either or both spouses	e. Include checking, savings, or othe , credit unions, pension funds, coope g under chapter 12 or chapter 13 mus	r financial accounts, eratives, et include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
immediately preceding the commence	depository in which the debtor has or had secu- ement of this case. (Married debtors filing under whether or not a joint petition is filed, unless th	chapter 12 or chapter 13 must include	de boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS



14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy
287 Yates Ave	Same	FROM 04/2013 To 04/2013
Calumet City IL 60409-1876		
2631 S Indiana Ave	Same	FROM 11/2010 To 07/2013
Chicago IL 60616-2885		
2300 S Michigan Ave	Same	FROM 12/2013 To 04/2014
Chicago IL 60616-2114		



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

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UNITED STATES BANKRUPTCY COURT

		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
-	site for which the debtor has received not n Environmental Law. Indicate the govern		_
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
-	site for which the debtor provided notice to the notice was sent and the date of the not	_	Hazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
			d beninning and
nding dates of all businesses in which that artnership, sole proprietor, or was self-e	imes, addresses, taxpayer identification nume debtor was an officer, director, partner, employed in a trade, profession, or other a ent of this case, or in which the debtor own	or managing executive of a corporat ctivity either full- or part-time within si	ion, partner in a x (6) years
If the debtor is an individual, list the nanding dates of all businesses in which the artnership, sole proprietor, or was self-enmediately preceding the commencement in six (6) years immediately preceding the debtor is a partnership, list the namates of all businesses in which the debtor	ames, addresses, taxpayer identification number debtor was an officer, director, partner, employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case. Justices, addresses, taxpayer identification number was a partner or owned 5 percent or more	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and ending
If the debtor is an individual, list the nanding dates of all businesses in which the artnership, sole proprietor, or was self-en mediately preceding the commencement ithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor mediately preceding the commencement the debtor is a corporation, list the name	imes, addresses, taxpayer identification not be debtor was an officer, director, partner, employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case. Les, addresses, taxpayer identification number was a partner or owned 5 percent or more of this case. Les, addresses, taxpayer identification number was a partner or owned 5 percent or more was a partner or owned 5 percent or more was a partner or owned 5 percent or more was a partner or owned 5 percent or more was a partner or owned 5 percent or more descriptions.	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, where of the voting or equity securities, where of the businesses, and	ion, partner in a x (6) years equity securities beginning and ending within six (6) years
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Address

Name

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

Laslie / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINA	NCIAL AFFAIRS
een, within six years immediately precerowner of more than 5 percent of the vo	ding the commencement of this case, as	or partnership and by any individual debtor who is or has by of the following: an officer, director, managing executive, ; a partner, other than a limited partner, of a partnership, a l- or part-time.
•		f the debtor is or has been in business, as defined above, r who has not been in business within those six years should
9. BOOKS, RECORDS AND FINANCIA	AL STATEMENTS:	
ist all bookkeepers and accountants wh eeping of books of account and records		eding the filing of this bankruptcy case kept or supervised the
Name and Address	Dates Services Rendered	
9b. List all firms or individuals who with ecount and records, or prepared a finar . Name		he filing of this bankruptcy case have audited the books of Dates Services Rendered
	e time of the commencement of this cas t and records are not available, explain.	e were in possession of the books of account and records of
Name	Address	
	s and other parties, including mercantile immediately preceding the commencen	and trade agencies, to whom a financial statement was ent of this case.

20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

Record #: 623772 B7 (Official Form 7) (12/12) Page 8 of 10 Case 15-31126 Doc 1 Filed 09/11/15 Entered 09/11/15 15:39:02 Desc Main Document Page 34 of 50 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ta Laslie / Debtor		Bankruptcy Docket #:		
		Judge:		
	STATEMENT OF FINAN	CIAL AFFAIRS		
List the name and address of the	e person having possession of the records of each	ch of the inventories reported in a., above.		
Date	Name and Addresses of Custodian			
of Inventory	of Inventory Records			
. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:			
If the debtor is a partnership, list	nature and percentage of interest of each mem	per of the partnership.		
Name and Address	Nature of Interest	Percentage of Interest		
	list all officers & directors of the corporation; and or equity securities of the corporation.	each stockholder who directly or indirectly owns, co	ntrols,	
Name and Address	Title	Nature and Percentage of Stock Ownership		
. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAREHOLDERS:			
he debtor is a partnership, list th	e nature and percentage of partnership interest			
Name	Address	Date of Withdrawal		
b. If the debtor is a corporation, mediately preceding the comme	·	th the corporation terminated within one (1) year		
Name and Address	i: Title	Date of Termination		
-	- <u></u>			
. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPORA	TION:		
	poration, list all withdrawals or distributions cred ptions, options exercised and any other perquisi	ted or given to an insider, including compensation in e during one year immediately preceding the	any	
Name and Address of	Date and	Amount of Money or		
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/04/2015 /s/ Alberta Laslie

Alberta Laslie

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (a	check at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
• • •	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	of Part B must be
Lessor's Name:	Describe Property Securing Debt:	ease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 09/04/2015 /s/ Alberta Laslie
Alberta Laslie

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor Bankruptcy Docket #:

Judge:

	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that co	mpensation paid to me within one y	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nar year before the filing of the petition in bankruptcy, or agreed to be paid to otor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The	e compensation paid or promised by th	ne Debtor(s), to the undersigned, is as follows:	
For	legal services, Debtor(s) agrees to pay	and I have agreed to accept	\$1,665.00
Prio	or to the filing of this Statement, Debtor(s	s) has paid and I have received	\$665.00
The	Filing Fee has been paid.	Balance Due	\$1,000.00
2. Th	ne source of the compensation paid to m	ne was:	, ,
	· · ·		
	Debtor(s) Other: (specif	ýy)	
3. Th	ne source of compensation to be paid to Debtor(s) Other: (spec	me on the unpaid balance, if any, remaining is:	
	e undersigned has received no tra lue stated: None.	ansfer, assignment or pledge of property from the debtor(s) except the	following for the
		d to share with any other entity, other than with members of the undersigned's law without the client's consent, except as follows: None.	
5. Th	ne Service rendered or to be rendered i	nclude the following:	
(a) Ar	nalysis of the financial situation, and rend	dering advice and assistance to the client in determining whether to file a petition	
	der Title 11, U.S.C.	dules, statement of affairs and other documents required by the court.	
(c) Re	eparation and ming of the petition, schedepresentation of the client at the first sch dvice as required.	• • •	
Fe	. ,	re-disclosed fee does not include the following service: eting or court dates, amendments to schedules, adversary complaints of	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Date	: 09/11/2015	/s/ Christopher John Hoffman	
		Christopher John Hoffman GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 623772 Page 1 of 1 B6F (Official Form 6F) (12/07)

Case 15-31126 Doc 1 File Gesaci / 13W Entered 09/11/15-15-39-02 Main National Headquarters: 55 E. Monroe Street, #3400 Chicago, il 60633 312-332-1800 help@geracilaw.com Main Page 38 of 50

Date: 9/3/2014

Consultation Attorney: **HOF**

HOF

Record #: 623-772



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 4/3/19		
Alberta Laslie (Debtor)	X(Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C.		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/04/2015 /s/ Alberta Laslie

Alberta Laslie

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Alberta Laslie

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/04/2015	/s/ Alberta Laslie		
	Alberta Laslie		
Dated: 09/11/2015	/s/ Christopher John Hoffman		
	Attorney: Christopher John Hoffman		

B1 (Official Form 1) (12/11) Name of Joint Debtor(s) Alberta Laslie Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in petition is true and correct, that I am the foreign representative of a debtor this petition is true and correct. in a foreign proceeding, and that I am authorized to file this petition [If petitioner is an individual whose debts are primarily consumer (Check only one box.) debts and has chosen to file under chapter 7] I am aware that I I request relief in accordance with chapter 15 of title 11. United States may proceed under chapter 7,11, 12 or 13 of title 11, United States Code. Certified copies of the documents required by 11.U S C. § 1515 are Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Pursuant to 11 U S.C. § 1511, I request relief in accordance with the chapter [If no attorney represents me and no bankruptcy petition preparer of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. signs the petition] I have obtained and read the notice required by 11 U.S.C § 342(b) I request relief in accordance with the chapter of title 11. United (Signature of Foreign Representative) States Code, specified in this petition. (Printed Name of Foreign Representative) alberta Kashie << Sign & Date on Those Lines Dated: 0 91 8 4/2015 Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C §§ 110(b), 110(h), **Christopher John Hoffman** and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the deblor notice of the **GERACI LAW L.L.C.** maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. 55 E. Monroe St., #3400 Official Form 19B is attached. Chicago, IL 60603 Phone: 312-332-1800 Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankrutpcy petition preparer is not an /2015 Dated: individual, state the Social Security number of the officer, principal. In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification responsible person or partner of the bankruptcy petition preparer) that the attorney has no knowledge after an inquiry that the information in the schedules is (Required by 11 U.S.C § 110) Address Signature of Debtor (Corporation/Partnerhsip) I declare under penalty of perjury that the information provided in Signature of Bankruptcy Petition Preparer or officer, principal, responsible this pelition is true and correct, and that I have been authorized to person,or partner whose social security number is provided above. file this petition on behalf of the debtor. Names and Social Security numbers of all other individuals who The debtor requests relief in accordance with the chapter of title 11, prepared or assisted in preparing this document unless the bankruptcy United States Code, specified in this petition. petition preparer is not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in lines

Date

or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check

one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the internet.);	
Active military duty in a military combat zone	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U S C § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Dated: <u>D9104</u> 12015 <u>Alberta Raske</u> X Date & Sig	n

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alberta Laslie / Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: <u>O 91 O 4</u>12015 <u>Alberta Haslie</u>

Alberta Laslie

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

sa Agrandson - Agrand		s assumed by the district
		witter
	STATEMENT OF FIN	ANCIAL AFFAIRS
22b. If the debtor is a corporation, list immediately preceding the commence		hip with the corporation terminated within one (1) year
Name	Title	Date of Termination
and Address	INC	TOTAL MATERIAL CONTRACTOR OF THE CONTRACTOR OF T
23. WITHDRAWALS FROM A PARTN	IERSHIP OR DISTRIBUTION BY A CO	PORATION:
If the debtor is a partnership or corpor form, bonuses, loans, stock redemption commencement of this case.	ration, list all withdrawals or distributions ons, options exercised and any other pe	s credited or given to an insider, including compensation in any rquisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
24 TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the r tax purposes of which the debtor has	name and federal taxpayer identification been a member at any time within six (t	number of the parent corporation of any consolidated group for 5) years immediately preceding the commencement of the case.
If the debtor is a corporation, list the r	name and federal taxpayer identification been a member at any time within six (t Taxpayer identification Number (EIN)	number of the parent corporation of any consolidated group for 5) years immediately preceding the commencement of the case.
If the debtor is a corporation, list the r tax purposes of which the debtor has Name of	been a member at any time within six (Taxpayer	number of the parent corporation of any consolidated group for 5) years immediately preceding the commencement of the case.
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If the debtor is a corporation, list the r tax purposes of which the debtor has Name of Parent Corporation 25. PENSION FUNDS:	been a member at any time within six (Taxpayer identification Number (EIN)	ion number of any pension fund to which the debtor, as an
If the debtor is a corporation, list the r tax purposes of which the debtor has Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the debtor is not an individual, list the employer, has been responsible for containing the second	been a member at any time within six (Taxpayer Identification Number (EIN) the name and federal taxpayer identification time within six (6) year TaxPayer	ion number of any pension fund to which the debtor, as an
If the debtor is a corporation, list the r tax purposes of which the debtor has Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the debtor is not an individual, list the employer, has been responsible for containing the second	been a member at any time within six (Taxpayer Identification Number (EIN) the name and federal taxpayer identification time within six (6) year TaxPayer	ion number of any pension fund to which the debtor, as an
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If the debtor is a corporation, list the retax purposes of which the debtor has Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the employer, has been responsible for contents of Pension Fund DECLARATI	been a member at any time within six (Taxpayer Identification Number (EIN) the name and federal taxpayer identification tributing at any time within six (6) year TaxPayer Identification Number (EIN)	s) years immediately preceding the commencement of the case. It is number of any pension fund to which the debtor, as an are immediately preceding the commencement of the case.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor		Bankruptcy Docket #:		
	DEDTODIS CTATEMENT OF INTENTIO	V		
	DEBTOR'S STATEMENT OF INTENTIO			
	operty of the estate. (Part A must be fully comp of the estate. Attach additional pages if necess			
Property No.				
Creditor's Name: None	Describe Property Securing Debt:			
Property will be (check one):				
□Surrendered	☐Retained			
If retaining the property, I intend to <i>(c</i> □Redeem the property	heck at least one):			
☐Reaffirm the debt				
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).		
Property is (check one):				
□Claimed as exempt	□Not claimed as exempt			
completed for each unexpired	ubject to unexpired leases. (All three columns o lease. Attach additional pages if necessary.)	f Part B must be		
Property No. Lessor's Name:	Describe Property Country Dalet			
None	Describe Property Securing Debt:			
I declare under penalty of	perjury that the above indicates my intention as to any pr debt and/or personal property subject to an unexpired le			
Dated: <u>69104</u> /2015	Alberta Laslie Alberta Laslie	X Date & Sign		

In re

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor No guarantee any divorce debt is dischargeable. Properly you are still on title to, or have a right to in a divorce. may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not willfully intend to evade the tax (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months. will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankrupitcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATEIN.

Dated: 09/04/2015 Qeberta Laslie X Date & Sign

Record # 623772

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alberta Laslie / Debtor	Bankruptcy Docket #:	
VERIFICATIO	N OF CREDITOR MATRIX	
The above named Debtor(s) hereby verify that the attached list of		

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0910 4 12015 alberta

Alberta Lasile

X Date & Sign

In re

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debto			Laslie		
}	First Name	Middle Name	Last Name	Case Number (if known) _	
					Column B Debtor 2 or non-filling spouse
	employment compensa			#0.00	opodaje ::
Do	not enter the amount if y der the Social Security Ac	ou conlend that the amount ct. Instead, list it here:	received was a benefit	\$0.00	\$0.00
1					
9. Pe	nsion or retirement inco nefit under the Social Sec	ome. Do not include any amo	ount received that was a		
10. Inc Do as	ome from all other sour not include any benefits a victim of a war crime. a	ces not listed above. Specil	fy the source and amount. ecurity Act or payments received international or domestic page and put the total on line 10c.	\$0.00	\$0.00
10a	Other Governmen	t Assistance	or the partition total off late 100.	\$136.00	\$ 0.00
10b				\$ 0.00	\$ 0.00 \$0.00
				\$136.00	***************************************
	•			and the property of the same of the same and the same of the same	\$0.00
				\$136.00 +	\$0.00 = \$136.00
		r the Means Test Applies to Y			
12. Calc 12a.	copy your total current	thly income for the year. For monthly income from line 11 aber of months in a year).	llow these steps:	Copy line 11 here	12a. \$136.00
12b.		al income for this part of the	z.		x 12
					12b \$1,632.00
		income that applies to you.	Follow these steps:		*** Committee of the contract
Fill in	the state in which you liv	/e .	1L		
	the number of people in		1		
Fill in To fin instru	the median family incom d a list of applicable med ctions for this form. This	e for your state and size of h ian income amounts, go onli list may also be available at	nousehold ine using the link specified in the separ the bankruptcy clerk's office	rate	¹³ \$48,239.00
. How	to the lines compare?				
		r equal to line 13. On the top	o of page 1, check box 1, <i>There is no p</i>	presumption of abuse.	To control the property of
14b.		line 13. On the top of page 1	, check box 2, The presumption of abo		The state of the s
	Sign Below	<u>-</u>			
I	albert	a Karl	at the information on this statement and	d in any attachments is true and co	rrect.
		berta Laslie			- Conference and a conf
	Date: 0 9 10	<u>4</u> /2015			
H	you checked line 14a, d	o NOT fill out or file Form 22.	A-2		
		out Form 22A-2 and file it w			e Proposition
	The state of the s	And the second s	enter de central COLLIA.	Angellang y may as recommen you got the following the first to a give a first your whole and propagations as a	

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Form B 201A, Notice to Consumer Debtor(s)

In re Alberta Laslie / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated. Page 2 deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/04/2015

X Date & Sign

Attorney: Christopher John Hoffman